

# SPOTLIGHT AGENT



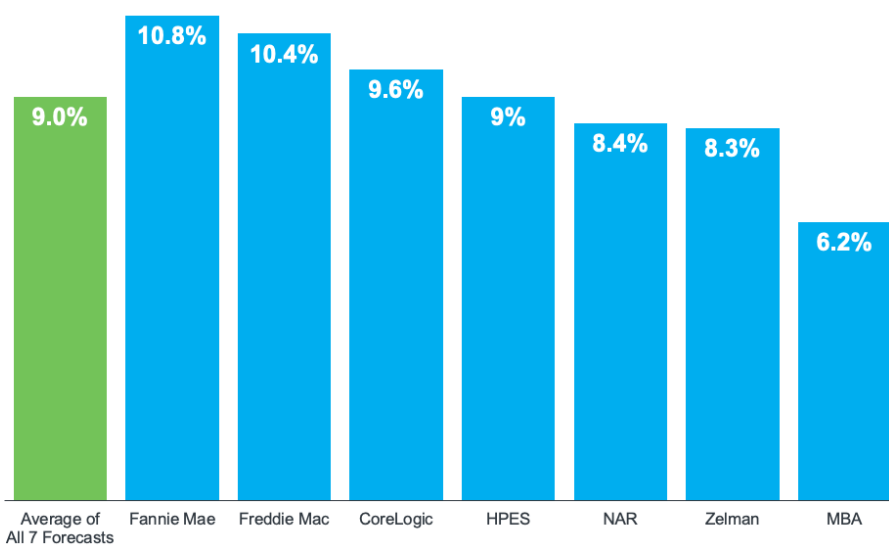
Meet our spotlight agent of the month, Katie Grant. Katie has been with our team for 8 years. She has a wonderful husband, Cory and amazing twin boys, Chase and Cullen. She grew up with missionary parents. Those memories and that ministry remain very close to her heart. That "others-first" mindset carries over to the way she serves and loves her clients. Many of her clients become close friends that she may go golfing or horse back riding with.



We are extremely thankful that Katie is a part of our team. Her determination, perseverance, compassion, and love for the Lord are things that we all admire. Thank you Katie for being who you are!

# NATIONAL MARKET INFORMATION

## Home Price Forecasts for 2022



## Change in Mortgage Payment

Loan Amount of \$300K, Principal and Interest Payments Only\*

	January 2021	April 2021	July 2021	October 2021
Average Mortgage Rate	2.73%	3.06%	2.87%	3.07%
Monthly Payment*	\$1,221.55	\$1,274.54	\$1,243.88	\$1,276.17
	December 2021	January 2022	Current	Oct 2022?
Average Mortgage Rate	3.09%	3.44%	5.27%	5.5%
Monthly Payment*	\$1,279.42	\$1,337.11	\$1,660.33	\$1,703.37